

Translation of the Friday Sermon of 25th March 1983 Delivered by Hazrat Mirza Tahir Ahmad - Khalifatul Masih IV

Allah blights usury but fosters charity, and Allah loves not anyone who is a confirmed disbeliever and an arch sinner.

Surely those who believe and do good works and observe prayer and pay the prescribed alms shall have their reward from their Lord, fear shall not befall them nor shall they grieve.

O ye who believe! Fear Allah and relinquish what remains of interest, if thou do believe.

But if you do it not then prepare for war with Allah and His Messenger, but if you desist then you shall have your original sums; you shall not wrong nor shall you be wronged.

The Holy Quran. Al Baqarah [The Heifer]: 277 – 280.

ISLAM HAS PUT FORWARD AN ASTONISHING ECONOMIC SYSTEM ENTIRELY DIFFERENT FROM THE WORLD'S ECONOMIC SYSTEM BASED ON INTEREST

This wise economic system has greater capability of success in accord with the law and is bound to prevail

Allah has warned that if the system of interest is not abandoned, you would be confronted with war and you would not be able to avoid it.

The Ahmadiyya Community is under obligation to strive to put the Islamic Economic System into effect.

Safeguard yourselves against the displeasure of Allah and help to save others also from it by adopting this just system in full trust in Allah and in righteousness.

After Shahadat and seeking protection and the recitation of Sura Fateha, huzur recited the following verses of the Holy Quran:

يٰۤاَيُّهَا الَّذِيْنَ اٰمَنُوْا اِذْ ذُرُّوْا مَا بَاقِيَ مِنَ الرِّبَا اِنْ كُنْتُمْ مُّؤْمِنِيْنَ ۚ
اِنَّكُمْ لَوْ تَفْعَلُوْا فَاْذَنْتُمْ بِحَرْبٍ مِّنْ اِلٰهِ وَرَسُوْلِهِۦ ۚ وَاِنْ
تُبْتَغُوْا فَاُولٰٓئِكَ اَمْوَالُكُمْ لَا تَظْلِمُوْنَ ۚ وَلَا تَظْلَمُوْنَ ۚ

"Allah will wipe out interest and will foster charity. Allah loves not confirmed disbelievers and arch-sinners. Those who believe and act righteously and observe Prayer and pay the Zakat, shall have their reward with their Lord. No fear shall come to them nor shall they grieve. O ye who believe, be mindful of your duty to Allah and relinquish your claim of what remains of interest, if you are true believers. But if you do it not, then beware of war from the side of Allah and His Messenger. However, if you desist, you will still have your capital sum; thus you will commit no wrong, nor suffer any wrong yourselves." (2:277-280).

and then proceeded as follows: In the verses that I have recited, two types of economic systems, the Islamic system and the one based on interest, which is now prevalent in the greater part of the world, have been contrasted. This latter system appears to assume as if money has inherent power of multiplying itself. Therefore, an investor of money under this system expects that he should receive in return of his investment, without fail, a certain amount every year. He assumes that the money invested by him is being multiplied and does not concern himself with how it is being used and how much is being gained through its employment. Even if the profit on the money that he has invested should be as great as one hundred percent or greater, the person entrusted with it is under no obligation to pay the investor anything more than the rate agreed upon between them. On the other hand, if loss should be suffered on the investment, he is nevertheless bound to pay to the investor according to the rate agreed upon between them. This is the essence of the system of interest and the greater part of the world is today held firmly under this system.

In contrast with this system, the Islamic economic system sets forth an altogether different concept. The Islamic system is so astonishing that today's economists are unable to appreciate it. According to the Islamic economic system money has no inherent capacity of growth. When it is put into use according to human capacities, it produces a positive or a negative result. If the investor entrusts his money to a foolish or dishonest person he can suffer loss, but if it is entrusted to an intelligent and honest person, it can produce a profit. Thus money is only a means of the manifestation of the use of human capacities and produces a result through the exercise of those capacities. The Holy Prophet, peace be on him, indicated this verity on one occasion when he asked some of those who were in the habit of investing their money on interest: Does your money produce money like producing children? What he meant was that money is only a means by which human capacities, if they are bright and developed, would multiply it, but if those capacities are undeveloped or defective, its loss would be suffered.

There are cases of children of wealthy merchants who die in poverty through loss of the wealth of their fathers. On the other hand, there are instances of children born to poor parents who possess no capital and yet through the proper use of their capacities they acquire some capital and are then able to foster and multiply it many times. Islam recognizes these manifestation of man's capacities and does not endorse any theoretical economic system. From this basic position, it goes further and urges the lending of money without interest to those in need and to spend money freely in the cause of Allah. This is called Zakat. It means that if you will not spend your money in the cause of Allah, your money instead of increasing would diminish under the Islamic system.

It is, therefore, surprising that apparently Islam urges the Muslims to adopt a system which seems to lead to the loss of their money. In contrast with it the world's current economic system is so different that financial experts are unable to appreciate the Islamic system. They are puzzled by the fact that Islam instead of setting forth a system designed to multiply capital and resources, urges the Muslims to adopt schemes and projects which would reduce their wealth rather than increase it. So far as investment is concerned, it permits only partnership in the sense that if the person entrusted with it uses it in such a manner that he suffers loss, the lender would have to bear his share of the loss, but if there is a profit, he would share fully in the profit also. Under such an arrangement, there is no guarantee that there would necessarily be a profit. There is a risk of loss as there is in every aspect of human life.

Then Islam urges that it would be a virtue on your part if you lend money to a fellow being who is in need without receiving in return anything more from him than the amount that you lend him. This is known as a beneficent loan.

Islam goes further and urges the believers to lend their money to Allah, which means that no part of it would be paid back to them at all. This money would be lent to Allah for the service of His people, or the service of His cause. So far as this world is concerned, such investment would be a total loss and you would not expect any of it to be restored to you.

Then Allah goes further still and urges the believers to commit their all, that is to say the totality of their belongings and even the whole of their lives, to Allah.

Here one is confronted with a problem. Can such an economic system succeed in the world? After all,

how would those people make a living who will get nothing material in return for the money they spend in the manner outlined above?

The Holy Quran announces that those who invest their money on interest imagine that their wealth is being fostered, but in the estimation of Allah, it does not increase at all (30:40).

Thus it becomes apparent that this system is instituted by an intelligent and far-seeing being, Who knows that it would apparently provoke objections and the worldly-wise ones would claim that such a system cannot flourish. However, Allah, the Exalted, affirms that it would certainly flourish and that the system based on interest would not, and if the latter is persisted in, there would be a clash between the two systems which would inescapably lead to war. This is Islam's astonishing claim which totally rejects worldly economic theories and sets forth in contrast a theory which is not easy for most people to understand.

In today's world, this topic has great importance and has many ramifications. Of the dangers and the challenges with which Islam is confronted today, one of the greatest and most fundamental is the economic challenge. According to the Holy Quran, if the economic system which God Almighty has designed is not put into effect in a proper way, the situation would amount to a challenge of war with God and His Prophet. This does not mean at all that there would be a war between the Muslims and those who uphold the economic system based on interest. What is meant is that a clash between the two economic systems would involve the world in war or a succession of wars which would ruin mankind.

This is a vast topic which cannot be developed in detail within the scope of a sermon, but I shall proceed to set forth briefly some of the points relating to the Islamic economic system without the appreciation of which the Ahmadiyya Community cannot derive any benefit from the Islamic system.

This topic has two aspects. The first one relates to financial sacrifices with which the Community is by now familiar and the basic principle of which is that if you will make a financial sacrifice, God will not let it go waste. According to the Holy Quran, those who offer their belongings in order to win the pleasure of Allah, do not do so in the hope of a return; but He to Whom their belongings are presented, necessarily returns them manifold. It may be that in this very life their offerings might be multiplied many hundred

times as one grain of seed produces hundreds of grains, as is said:

"The case of those who spend their wealth in the cause of Allah is like that of a grain of corn, which grows seven ears, and in each ear there are a hundred grains. Allah multiplies it even more for whomsoever He pleases. Allah is the Lord of vast bounty, All-Knowing. (2:262)"

This shows that God Almighty fosters such wealth as is spent in His cause seven hundred times or even more in this very life.

At the time when this verse was revealed to the Holy Prophet, peace be on him, the world had not yet experienced any such spectacle that one grain should produce seven hundred grains. Even today, though great progress is being made very fast in agriculture as in other spheres, this proportion between the seed and the produce has not yet been generally realized. But man's knowledge of the capacities for increase which are inherent in everything is being multiplied every day and such knowledge is being put to practical use. For instance, in the United States of America, there are certain regions where the proportion between the seed and the produce is approaching one against seven hundred. Under the impact of greater knowledge and ever fresh inventions, it is quite possible that every kind of seed by Allah's grace and in consequence of the exercise of the capacities that He has bestowed upon everything may begin to produce seven hundred times or even more. But the wonder is that at the time of the Holy Prophet, peace be on him, nothing could have been imagined at that scale. The Holy Quran made this affirmation which was a prophecy that a time would come when a cultivator would be able to multiply his seed seven hundred times or more. Thereby Allah causes us to reflect that if we commit our belongings to Him, He can cause them to be multiplied many hundred times.

In these verses God Almighty has set forth His own law which operates in respect of everyone whether he is a believer or a non-believer. Everyone flourishes in consequence of Allah's Grace which operates in the shape of His law which is known as the law of nature. This law is in operation silently all the time, and we do not pay much attention to it. A cultivator sowing his seeds is unconsciously assured of the grace of Allah that his seed would thereby be multiplied many times. By this illustration God Almighty desires to assure the believers that He Who through His grace

fosters everyone without discrimination would not let those who make sacrifices in His cause be thereby rendered poor. On the contrary, His promise is that "He multiplies it even more for whomsoever He pleases." The system under which wealth is spent in the cause of Allah, whether by way of contribution to the Community, or directly for the relief of poverty and other beneficent causes, works in the manner set out in these verses.

The second aspect is the attitude of Islam towards the current economic system. As I have pointed out, Islam says that money has no inherent power of multiplication. Every Muslim would have to reflect how to use his savings. If they are not put to some use they will be continuously reduced through payment of Zakat. Thus, he would be compelled to put them to some use in consequence of which they should not suffer reduction. He would, therefore, seek some honest person to whom he could entrust his savings. In addition to honesty, that person should possess the proper capacities for the profitable use of the money. The alternative is partnership with others, out of whom someone who possesses honesty and the needed capacity should administer the affairs of the partnership.

Such an economic system has in effect flourished in history. It is well-known that people like Iman Abu Hanifah, the great jurist and statesman, were also among the best merchant of their time. People came in large numbers to them and entrusted their savings to them. Such a system can flourish only in a society which upholds a high standard of honesty and integrity. The Islamic economic system cannot possibly flourish among a non-Islamic social system. In order to promote honesty and integrity, Islam first seeks to reduce the love of wealth. It directs spending in the cause of Allah and making beneficent loans. Those who become accustomed to paying out their money in such manner for such causes without any expectation of any return or even of any gratitude could not possibly be guilty of dishonesty in their financial dealings. These are the people concerning whom it is said that they assure their beneficiaries: We desire no return, nor thanks from you. (76:10)

Thus the system which starts with spending in the cause of Allah guarantees that those who acquire this characteristic would be firmly committed to justice and righteousness. Their love of money would have been reduced to such a degree that they would not seek to earn money by ways contrary to the pleasure

of Allah. A person who is willing to give up wealth for the sake of winning the pleasure of Allah can under no circumstances be expected to prefer wealth to the pleasure of Allah. Therefore, if a person develops the quality that it can give up wealth in return for the pleasure of Allah, not for show, or any ulterior purpose, but only and truly for the sake of winning the pleasure of Allah, the Holy Quran guarantees the integrity of such a people and affirms that it is among such that the Islamic economic system will flourish. Among such a people the more intelligent, the more sensible, the one of greater integrity a person is, the more money will be entrusted to him. His qualities would attract unlimited capital and his business and his capacities would benefit all his people.

The Islamic economic system safeguards a people against miserliness and selfishness, whereas the current economic system is utterly selfish. Both the investor and the one to whom he entrusts his money are ruled by selfishness. Eventually this economic system is administered by people who lack integrity.

Another aspect of the current economic system is that through inflation the value of money is decreasing so rapidly that the interest paid on it cannot keep up with it. Thus under this system the investor's money does not increase, but constantly dwindles. Those who administer this system have become so callous and merciless that people after people have been tied up tightly in this system and are being rendered poorer and poorer everyday. Under this system, dishonesty, selfishness and mercilessness flourish uncontrolled.

In contrast, the Islamic economic system promotes intelligence and the beneficial exercise of all capacities. If the Ahmadiyya Community does not stir itself to give currency to the Islamic economic system, the world will inescapably be involved in wars. Today, mankind is living under the threat of a ruinous war. There are several causes that are operating in that direction, but one of the principal causes is the current economic system based on interest. Economic experts are perceiving it more clearly everyday that this system has arrived at a perilous stage. The Ahmadiyya Community bears a heavy responsibility in this context.

It is true that at this stage the Ahmadiyya Community cannot take on a direct conflict with the current economic system. Yet it is incumbent upon it that keeping within its circle of influence it should

strive so far as it may be possible for it to put the Islamic economic system into effect.

In the first place, you should develop a hatred towards interest and should not seek excuses for carrying on your businesses and trade with capital raised on interest. I am aware that at this stage every Ahmadi cannot entirely stop payment of interest on money borrowed by him. The Promised Messiah, peace be on him, has directed that till the current economic system is suitably modified, we may, where it is inescapable, pay interest, but should not ourselves derive benefit from interest and we should try to suppress greed and love of money in our hearts. He has suggested that those Ahmadi merchants and businessmen who are faced with situations in which they are under inescapable obligations to pay interest, one of the devices for them is that where they are paid interest, they should adjust it in their accounts against the interest which they have had to pay. Where this does not meet the situation entirely, they should not use interest for their personal benefit. Where such money is paid to them without their seeking it, they should spend it in the cause of Allah.

Several cases have come to my notice that there is a tendency among parts of the Community which can prove most dangerous in its results and if it is not checked and suppressed the Community will not be able to change the current economic system into the Islamic economic system. The cases I have in mind are those where in its essence the transaction is one based on interest, but it is given the shape of a business or mercantile transaction. The reality is not changed by the name. One must not seek either to deceive God or to deceive one's own conscience. That which in essence is prohibited will continue prohibited whatever it may be called.

It has come to my notice that people with money are approached to hand over their money to the person approaching them on the assurance of a certain rate of profit. This kind of thing is deception. It is an insult to the Islamic economic system and is ruinous to the Community. If the very Community which has to change the economic system of the world should itself become a victim of ruinous practices, how can it bring about a change in the world? To those who have committed their money to such transactions, I would say that to receive interest under the name of profit is absolutely prohibited. To those who are carrying on businesses, I would say that under the compulsion of the current economic system you are

to a degree in a position which you cannot help. But you should all the time have the fear of God in your hearts and strive your utmost to shun transactions involving interest. Yet you should not involve the Community in these kinds of transactions.

God Almighty has warned that those who do not desist from entering into interest-bearing transactions would come into collision with Allah and would be punished by Him. Their wealth will be deprived of blessings, they will be deprived of blessings, their joys will be suppressed and their progeny would not be blessed. No one can force God to bestow anything on him. But He is Most Compassionate and Merciful. He has said: What is past is past. Now you are invited to repent. He says to those who are involved in interest: If you will desist, you will have your capital restored to you. He forgives you the past. Thereafter, having repented, you will suffer no wrong and you will inflict no wrong. The money that you had lent may not be recoverable immediately. In such case you may have to grant respite, so that your money may be repaid to you. Those who owe money should try with all honesty and integrity to repay it as soon as possible. But if this is not possible, then settle among yourselves to convert the transaction into a truly business transaction, the parties sharing both profit and loss.

I have appointed some committees to study the different aspects of this matter. I also invite members of the Movement who possess business acumen and experience to advise the Community that if money is not to be lent on interest, then what ways of trade or businesses are left open for members of the Movement and what kind of system can the Community institute within itself so as to demonstrate that the Islamic economic system in addition to being the recipient of Allah's Grace and mercy can flourish in ac-

cord with the law. This subject should be studied and reflected upon both by those who have knowledge of such matters and those who have experience of them and they should send their schemes to me after full study and reflection, so that they may be transmitted to the committees that have been established to study these matters.

I pray that Allah may bestow His grace upon us and enable us to carry out our responsibilities duly. I assure you that whatever you spend in the cause of Allah is a bargain with regard to which you have not to worry at all. Allah of His grace has filled our homes with His blessings, continues to do so and will continue to do so. Those who love Allah's system also love those who make sacrifices in the cause of Allah's system. The prayers that well-up from their hearth are bound to be heard. There are large numbers of people among the Community who occupy themselves at all hours of the day and night with supplications on behalf of those who make sacrifices in the cause of Allah. When they read in the Al-Fazl about any instance of communal or individual sacrifice in the cause of Allah, they automatically throw themselves at the threshold of God and pray for such people. This system of prayer is an additional Divine mercy, and it is also helping the people concerned of whom I have been speaking. They have nothing to fear. Whatever money they have, they should not lend it on interest. They will have available to them a holy system of God's blessings which is far better and higher than any worldly system. I wish to affirm that the Islamic economic system has the capacity to flourish even according to the world's laws and will necessarily prevail, God willing. The Movement should try to give effect to it with full trust in Allah and in complete righteousness. May Allah enable us to do so.